

HIGHGROUND

July/August, 2007
Volume 3, Issue 3



Highground, previously named Highwater, is a publication of Montana's Department of Natural Resources and Conservation, Floodplain Management Program. Funding for this newsletter and other state floodplain management activities is sponsored through FEMA grants.

Montana 2007 Flooding, to Date...

The early summer brought a moving storm which left flooding in its path. The area included Crow Agency Tribal land. Later in the summer, on June 16th another storm caused flooding in Northeastern Montana including the Glasgow area.



Glasgow, June 16 Storm Photo
Courtesy Angela Austin similar
photo by Darci Ellefson



Evidencet of June 16, 2007 storm.
Photocourtesy of Sheena Olsen posted
on <http://www.kltz.com/news.html>



Crow Agency Postmaster Arnetta Deputee,
right, and her daughters, from left, Polly, 6,
Maddie, 8, and Audree, 5, walk through the
floodwater surrounding the Lodge Grass
Post Office. (CASEY RIFFE/Gazette Staff)

Why Flood Insurance?

People living in "risky" flood areas may assume that in the unfortunate event of a flood, Federal or State disaster assistance will be provided to them. This false sense of security is "risky". Here's why:

- Disaster Assistance is generally only provided in the event of Presidential Declared Disaster. Flood insurance is paid with or without a declaration.
- Generally, Disaster Assistance is only for public infrastructure, not private homes. Flood insurance is for home owners.
- Generally, Disaster Assistance is provided to home owners in the form of a loan which must be paid back. Flood insurance claims are paid outright with no loan responsibilities.

It is true that these "general" terms have exceptions, such as possible Disaster Assistance to residents on the Crow Agency Tribal Land as the result of recent flooding. However, most home owners who incur damage from flooding are not afforded the benefits of Disaster Assistance and are burdened with the high costs of recovering flood damage.

Continued on page 4

Is your community adequately insured? Do you know how many flood insurance policies are in your community?

Find out, send an email to mguokas@mt.gov



...Where and when
will the next Montana flood
occur?



To local floodplain administrators, are
your community residents
FLOODSMART?

**Order FLOODSMART flood
safety/flood insurance information
for your community, by calling**

1.800.480.2520

Interested in flood insurance?

- contact a local insurance agent or
- call 1.888.435.6637 to find an agent or
- visit www.floodsmart.com

The Map Modernization Process: A Sample Estimated Timeline



File photo from a Map Modernization Community Meeting in Flathead County.

Map Modernization Versus Map Maintenance

Funding from Congress for the Map Modernization program is scheduled to end in 2008. However, FEMA is preparing a proposal to present to Congress during the next session requesting funding for Map Maintenance. The intent of Map Maintenance will be to continue where Map Modernization left off. Map Maintenance will incorporate the unmet needs from Map Modernization. The goal has always been to map 100% of the population and 100% of the land area in order to create a seamless data layer. In addition to completing this goal, the intent of Map Maintenance will also be to maintain and update the DFIRMS that have already been produced through Map Modernization.

Map Modernization is a complex process that entails routine reviews and technical verifications. FEMA and the participating technical partners have established an approximate timeline for this process. Since each community is different, the timelines fluctuate. Available and accurate information is typically what contributes to extended time lines. Communities should try to have a clear grasp on what information is currently available for their community and what mapping needs they would like to see in their community, if the additional funding becomes available during the process.

Below is an estimated Timeline for the Map Modernization Process in Cascade County. Communities need to be flexible as the timelines are approximate and can be extended if more time is needed during routine review or technical verification.

September, 2005 (Completed)

Technical partners (FEMA, DNRC and PBS&J) conduct Pre-Scoping meetings in the community to provide an overview of the Map Modernization Program and to gather available mapping information.

May 25, 2006 (Completed)

The technical partners meet with the community again to review the information gathered in the Pre-scoping meeting. The "Scoping" Meeting allows mapping specialists to provide the community with advance notice of community responsibilities such as securing the certification of levees.

June 1, 2007 – September 30, 2008 (Estimated) Mapping specialists and engineers conduct the "meat" of the map modernization work: topographic data development, base map acquisition, incorporation of any new studies or existing data studies, incorporation of Letters of Map Change. Once this information is assimilated and reviewed, a "Kick Off" meeting for the community is held to explain the findings and the process.

September 1, 2008 (Approximate) (30 days prior to the release of the Preliminary Map)

A "sneak peak" public meeting involves a review of the work maps. If a property may be brought into the floodplain based on the new study or redelineation, the property owner will be notified of the meeting by a certified letter from DNRC. The meeting will also be published in the legal section and possibly the day calendar of the newspaper. Changes in insurance premiums and/or insurance requirements are possible.

September 30, 2008 (Estimated, if all goes well ☺).

The "Preliminary" Map and Flood Insurance Study (FIS) are issued. This map will be the same as the Final Map except for possible minor changes. Should significant changes be required, a revised preliminary map would be produced and the following timeline would be reset. Paper and digital copies of this map and FIS are sent to the County Chief Executive Officer and the State by PBS&J.

September 30-October 30, 2008 (within 30 days from the Preliminary map date) FEMA may conduct a public meeting, after the County has had an opportunity to **review and comment on** the Preliminary Map and FIS. The DNRC will hold a public meeting on the same day to help facilitate the State adoption process.

November 7, 2008- February 5, 2009 (90-calender days, initiated after FEMA's second publication of the proposed determinations). This **appeal** period for the County and property owners is an opportunity to submit information on whether the flood elevations are scientifically or technically incorrect. Note: The appeal period only applies in communities where new Base Flood Elevation BFE data is developed.

HIGHGROUND

Map Modernization Timeline Continued

February 5 – March 30, 2009 (Estimated)

Technical partners review any appeals which have been filed.

April 30, 2009 (Estimated)

A Letter of Final Determination (LFD) is issued by FEMA which indicates that FEMA has reviewed and accepted the working maps that incorporate the technical reviews, accompanying data, community changes or accepted appeals. The LFD is the official letter stating that the new maps will go into effect on the designated map effective date.

April 30 – October 30, 2009

Once a final determination has been made, the community will then be required to update or adopt a floodplain ordinance or regulation to reflect the new FEMA maps. Some communities may need to adopt a resolution to accept the new maps in addition to their ordinance or regulations. These documents should then be submitted to FEMA and the State for review for and approval. The adoption, reviews and approvals must occur within five to six months from the LFD and prior to the effective date of the maps.

August 1, 2009 (Four months from the date of the LFD)

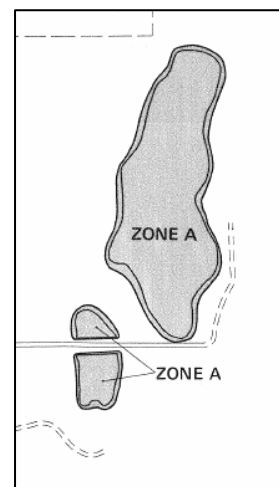
Prior to August 1, 2009, FEMA will send the community a 90-day reminder letter, 90 days prior to the effective map date, reminding the County to complete and adopt a new floodplain ordinance.

September 30, 2009 (Five months from the date of the Letter of Final Determination or sooner) The Community receives a second reminder letter. If the community has not yet adopted and received FEMA approval for a local floodplain ordinance, it will face suspension.

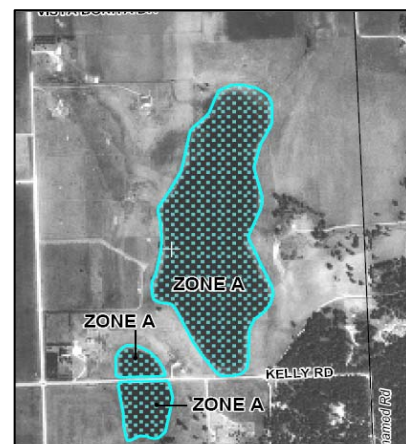
October 23, 2009 (Estimated)

Cascade County receives paper and digital copies of the effective maps.

October 30, 2009 (Estimated. Six months from the Letter of Final Determination). The new map, the **DFIRM becomes effective** and insurance rates will be based on the new flood data from new construction built after the date of the effective map.



A portion of the 1984 Flood Insurance Rate Map FIRM (panel #300023 1435) for Flathead County.



The same portion of map panel in digital format showing aerial photography. This is on the preliminary map which can not be used for insurance purposes. The Digital Flood Insurance Rate Maps (DFIRMS) for Flathead County are scheduled to become effective on September 28, 2007.

To view Flathead County Preliminary DFIRM Maps, like the one above, visit: www.montanadfirms.com go to: Digital Maps and Status, Flathead County, look under "Information Available in summer,

Map Modernization Status for Other Communities

Cascade County had a "Kick Off" meeting on June 12, 2007. Montana's priorities for the next communities to begin the process are Lewis and Clark County, Fergus County, Lake County, and Ravalli County.



**From Traci Sears-Tull,
State NFIP Coordinator**
Montana “Steering a New Course”

In my first four months as the new NFIP/CAP Coordinator for the State of Montana I had the unique opportunity to travel throughout this great state and meet some wonderful people along the way. In this brief time I have visited Hardin, Prairie County, Broadus, Baker, Terry, Powder River, McCone County, Circle, Red Lodge, Livingston, Park County, Flathead County, Kalispell, Whitefish, Columbia Falls, Lincoln County, Libby, and Eureka. I would like to thank the members of these communities for their hospitality.

What was apparent on these trips is that Montana is currently steering a new course. Communities are taking a harder look at development in floodplain and flood prone areas. While most states are dealing with existing structures in the floodplains; much of our floodplain work involves dealing with new development in the floodplains. We have a unique opportunity to adequately manage the state’s floodplain and flood prone areas.

The nation is dealing with an estimated six billion dollars annually in flood damages which do not include financial figures from Katrina. To help reduce their financial responsibility, FEMA, insurance agencies and lenders are taking a closer look at how areas are mapped and how communities regulate their floodplains.

The old perception that an “area will not flood because it has not flooded for decades” is no longer creditable. Even Montana, which is currently experiencing drought conditions, has not been immune to flooding this year. The Crow Nation along with Valley and Powder River Counties experienced flooding not seen in decades. If these communities were more populated, the total amount of flood damages could have been in the millions.

FEMA and property owners are expecting Montana to be proactive when it comes to preventing unwise development in floodplains. Flood events can cripple a community economically and cause serious health and safety issues. Communities have now become liable for neglecting to properly manage development in and around floodplain and flood prone areas. It is important to convey the need for flood insurance to property owners that live in or near a flood prone area or behind a levee. Understand that a building permit is not a floodplain permit. Floodplain Administrators are required to issue floodplain permits. We should be learning from the mistakes made in other states rather than repeating them.

Managing a community’s floodplain can be a daunting, overwhelming and thankless task. Consistency is the key to good management, especially floodplain management. Most communities are unaware of assistance available throughout the state. Montana DNRC has regional engineers that can review floodplain and subdivision applications. The DNRC Floodplain Program office in Helena can assist in technical questions about the program. The Conservation Districts throughout Montana can provide valuable information along the State’s creeks, streams and rivers. The Association of Montana Floodplain Managers has an informative website and conducts an annual conference. Communities should focus on agency cooperation between the communities, DNRC, Conservation Districts, Army Corps of Engineers, and Montana Fish, Wildlife and Parks.

The point is that communities are not alone in this struggle to adequately manage floodplain programs. Steer the course of common sense. Take the time to ask questions, promote community flood education, be proactive in adequately managing your floodplain programs and get involved.

Why Flood Insurance? From page 1

FEMA will often provide for immediate needs such as food, water and shelter. Still, these immediate provisions do not restore houses, remove mold damage, or replace the costs of contents.

In the scheme of things, the National Flood Insurance Program makes sense: to shift much of the financial responsibility of flooding from general taxpayers to those living in high flood risk areas. Immediately following a flood, this sentiment may seem harsh. It is also a reminder to home owners living in flood prone areas: purchase flood insurance.

HIGHGROUND



AMFM: Tune into Montana's Premier Floodplain Management Association By Vanessa Perry

Those of us who work in the world of water know the importance of protecting our communities and maintaining the function of our river systems through pro-active and appropriate management of the floodplain. However, communicating that message effectively to the citizens, government officials, and local interests groups we work with can sometimes be difficult. Additionally, keeping up with the changing regulatory processes, modernized scientific methods, and advanced technologies can be a challenge, especially if you are responsible not just for floodplain management but other aspects of planning, conservation, or regulatory administration as well.

One of the primary roles of the Association of Montana Floodplain Managers (AMFM) is to help local floodplain administrators tackle the challenges encountered in the often murky waters of floodplain management. Community members, decision makers, private consultants and other agencies also benefit from membership. AMFM provides members with training opportunities, conferences with contemporary information, links with local, regional, and national floodplain management resources, and connections necessary to effectively manage their community's floodplain management program. Visit the AMFM website for more information, <http://www.mtfloods.org>.

After the successful 2007 AMFM Spring Conference: *Back to the Basics*, held in Bozeman, AMFM is looking forward to providing additional training, outreach opportunities and information on becoming a Certified Floodplain Manager (CFM) this year.

AMFM would like to thank the 2006 Board for their hard work and dedication as well as welcome the 2007 Board members: Karl Christians-Executive Director; Laura Hendrix-Chair; Traci Sears-Tull-

Changes in Montana's Floodplain Administrators "In the Last Year or So"

Blaine County –
Haley Gustitis, formerly Ron Anderson
Broadwater County –
Shawn Higley, contractor, formerly Jim Holm,
County Commissioner
Brockton, Town of –
Rodney Burshia
Choteau, City of –
Kelly Hirsh, formerly Leona Hideoper
Fergus County –
Pam Vossen, formerly Linda Gillett
Flathead County –
Kirsten Holland, formerly Traci Sears-Tull
Fort Peck Tribes –
Tanya Frederick
Gallatin County –
Sean O'Callahan increased duties
Also Bill Ward
Glendive, City of –
Gary Zuroff, formerly Wilbur Wallace
Hamilton, City of –
Land Hansen, formerly James Hanson
Great Falls, City of
Kim McCleary name change from Kim Johnson
Hill County –
Clay Vincent, formerly Ron Knudsen
(current sanitarian)
Hot Springs, Town of
Dan Oberlander, formerly Paul Steltzer
Lincoln County –
Mary Klinkam, formerly Ken Peterson
retired, congratulations!
Plains, Town of –
Michael Brinson, formerly Linda Arnold
Pondera County –
Cindy Mullaney, formerly Vern Stokes
Red Lodge –
Lindsay Johnson, formerly Brent Moore
Ryegate, City of –
Wayne Marchwick, (sanitarian), formerly
Brenda Kaler
Superior, Town of –
Tim Read, also Mineral County FPA
Whitefish,
Nikki Bond name change from Nikki Agidius

Editor's Note: the Montana Department of Natural Resources welcomes collaboration with the Association of Montana's Floodplain Manager's (AMFM) for the benefit of better floodplain management in the state of Montana. Although separate entities, the two work together for a common good.

DNRC Floodplain Staff in Helena

Laurence Siroky, Bureau Chief

Traci Sears-Tull, Floodplain Program Manager: 444-6654

Mike Knutson, State Floodplain Engineer: 444-6664

Millie Heffner (formerly Millie Bowman), MAPMOD
Specialist: 444-6656

Mary Guokas, Editor and Floodplain Outreach Specialist:
444-1343

Bri Shipman, Administrative Assistant: 444-0862

DNRC Regional Engineers offer floodplain assistance in
different parts of the state.

Dave Adair: 247-4423

Jim Beck: 444-6695

Marvin Cross: 265-5516

Larry Schock: 721-4284

Sterling Sundheim: 538-7459



Floodplain permits
are required even
when a building
permit has been
issued. A building
permit is not a
substitute for a
floodplain permit.

401 copies of this public document were published at an estimated
cost of \$0.95 per copy, for a total cost of \$380.95, which includes
\$252.63 for printing and \$128.32 for distribution.